



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

**MICHAEL COSTA
CATHERINE M. COSTA**

**Order Filed on November 4, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 15-12155 VFP

Hearing Date: 11/3/2016

Judge: VINCENT F. PAPALIA

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: November 4, 2016

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Debtor(s): MICHAEL COSTA Certificate of Notice Page 2 of 3
CATHERINE M. COSTA

Case No.: 15-12155 VFP

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 10/11/2016, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 3/1/2015, the Debtor shall pay the Standing Trustee
 - the sum of \$5,290.00 paid into date over 20 month(s), and then
 - the sum of \$400.00 for a period of 28 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that the Debtor must provide the Standing Trustee with copies of their timely filed tax returns by April 15th every year throughout the life of the plan and any refund in excess of \$1,500.00 shall be paid into the plan or the case will be dismissed upon certification of the Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Michael Costa
 Catherine M. Costa
 Debtors

Case No. 15-12155-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.

db/jdb +Michael Costa, Catherine M. Costa, 17 Clover Lane South, Vernon, NJ 07462-3031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
 Jessica M. Minneci on behalf of Debtor Michael Costa jminneci@middlebrookssapiro.com
 Jessica M. Minneci on behalf of Joint Debtor Catherine M. Costa jminneci@middlebrookssapiro.com
 Joseph M. Shapiro on behalf of Joint Debtor Catherine M. Costa jshapiro@middlebrookssapiro.com
 Joseph M. Shapiro on behalf of Debtor Michael Costa jshapiro@middlebrookssapiro.com
 Marie-Ann Greenberg magecf@magttrustee.com
 Melinda D. Middlebrooks on behalf of Debtor Michael Costa middlebrooks@middlebrookssapiro.com, melindamiddlebrooks@gmail.com
 Melinda D. Middlebrooks on behalf of Joint Debtor Catherine M. Costa middlebrooks@middlebrookssapiro.com, melindamiddlebrooks@gmail.com
 R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
 R. A. Lebron on behalf of Loss Mitigation Bank of America Home Loans bankruptcy@feinsuch.com
 TOTAL: 11